

---

## Aon Member Letter 2024

### Admed Gap

---

Dear Aon Client

It is that time of year for you to evaluate your current healthcare arrangements to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current gap option or change to a more suitable plan for 2024, it remains Aon's responsibility to guide you through the review process. We recommend you speak to your Aon Employee Benefits Consultant to assist you in selecting the correct Gap Cover option.

#### **What is the contribution increases for 2024?**

**Overall Average Increase is 7.3%**

**Group rates are increasing by 7.9%**

**Individual rates are increasing by 6.7%**

#### **Benefits Enhancements for 2024**

- The shortfall limit has been increased from R185,000 to R190,000 per insured person, per year.
- On the Supreme Gap option:
  - Allied Professional Shortfalls benefit has increased from R2,500 to R3,000 per policy per year.
  - Casualty benefit enhancement limit of R22,000 increased to R23,000 to cover costs paid by members for casualty visits due to an emergency and an accident, limited to 5 casualty visits per year, however 3 of these visits may be due to an emergency only for a dependent that is 7 years or younger on the date of event. This limit increased from R3,000 to R4,000.
  - Cancer Assist benefit has increased from R5,000 to R8,000 on a first-time cancer diagnosis.
  - The limit on Non-DSP cover has increased from R5,500 to R10,000.
  - Sub-limit benefit has increased from R12,000 to R14,000 per policy per year.

- The Baby Bump benefit has increased from R2,000 to R2,500 on confirmation of pregnancy.
- Robotic assisted surgeries limit increased from R10,000 to R12,000 per policy per year.

## Comprehensive Benefit Comparison

Benefit	Supreme	Primary
<b>OVERALL ANNUAL LIMIT</b>	<b>R190,000</b>	<b>R190,000</b>
<b>MEDICAL EXPENSE SHORTFALL BENEFIT FOR IN-HOSPITAL PROCEDURES</b>	Covers the shortfall between what the specialist has charged and what the medical scheme paid, up to 3 times the amount paid by the medical scheme towards in-hospital shortfalls	
<b>CO-PAYMENT SHORTFALLS</b>	Co-payments and deductibles are commonly applied to authorised hospital admissions, radiology scans (MRI, CAT, PET) and specialist referral procedures, depending on your medical scheme option	
<b>SUB-LIMIT BENEFIT</b>	The benefit will pay up to R14,000 per policy per year when the medical limit has been exhausted	No benefit
<b>MEDICAL EXPENSE SHORTFALLS FOR ALLIED PROFESSIONALS</b>	Covered shortfall up to three times the amount up to a limit of R3,000 per policy per year – for examples refer to list in the benefit brochure	No benefit
<b>NON-DSP CO-PAYMENT BENEFIT</b>	Limited to R10,000 per policy per year – maximum of 2 events per policy per year	No benefit
<b>INTERNAL PROSTHESIS SHORTFALL BENEFIT</b>	Covered up to R35,000 per family per year, exception of pacemakers and stents with a sub-limit of R8,000 which aggregates to the R35,000 limit	No benefit
<b>ONCOLOGY CO-PAYMENT BENEFIT</b>	Cover co-payment up to 20% imposed by medical scheme after benefit limit has been reached <b>OR</b> covers the 1 <sup>st</sup> 20% of cost of each treatment after the annual limited has been reached, and there are no further benefits available	No benefit

<b>CASUALTY BENEFIT</b>	Accidental casualty benefit up to R23,000 due to emergency and accident. Benefit is limited to 5 casualty visits per family per year. Three of these visits may be for an emergency for a child that up to 7 years or younger limited to R4,000 per policy per year	No benefit
<b>ROBOTIC CO-PAYMENT BENEFIT</b>	Robotic assisted surgeries co-payment limit up to R12,000 per policy per year	No benefit
<b>ROBOTIC PROCEDURE SHORTFALL BENEFIT</b>	Cover the shortfall charges by practitioners and cover is up to 3 x the amount paid by medical scheme	No benefit

### Assist Benefits

Additional benefits that do not aggregate towards the R190,000 overall annual limit - only available on the **Supreme Gap** option.

- Cancer Assist Benefit**  
 Pays a once-off lump sum benefit of R8,000 if an insured is diagnosed with minimum stage 2, **local** or malignant cancer for the 1<sup>st</sup> time while covered up to the policy **OR** the benefit pays R20,000 for 1<sup>st</sup> time diagnosis of at least stage 2, **regional** and malignant cancer.
- Breast Reconstruction Benefit**  
 Should you be diagnosed with breast cancer and require breast reconstruction surgery, Admed will provide assistance cover of R15,000 per policy per year.
- Accident Assist Benefit**  
 An amount of R55,000 will be paid if you or your dependent dies or becomes permanently and totally disabled as a result of an accident while covered on this policy.
- Violent Crime benefit**  
 If the insured accidentally dies or is disabled as a result of a violent crime, Admed will double the Accident Assist benefit to cover the unexpected costs which may arise as a result of the violent nature of the incident.
- Premium waiver benefit**  
 If the insured policy holder is permanently and totally disabled, Admed will pay an amount of R36,000 upfront which can be used to cover the cost of your dependant's medical scheme and gap cover premiums.
- Trauma and Bereavement counselling benefit**  
 If you are a victim, or witness to, a traumatic accident, or if you lose an immediate family member, Admed will pay a fixed amount of R800 towards the cost of each counselling session, limited to R30,000 per family per year.

- **Baby Bump Benefit**

On diagnosis of pregnancy by a medical practitioner, R2,500 will be paid to the member.

**Policy Exclusion:**

Please note that all costs related to ward fees and other Hospital expenses, including materials and medication on the Hospital account, are not covered on the Admed Gap policy. Please also take note that should a specific exclusion apply to member's particular medical scheme's option, that this exclusion will be applicable to the gap cover as well.

**Virtual Year End Training Session**

Aon and/or Admed Gap will be conducting virtual training sessions on the relevant information pertaining to the 2024 Admed Gap changes. These sessions will elaborate on the enhancements and contribution increases specific for your employer.

Date	Time	Virtual Platform /	Language
		Microsoft Teams /	
		Webex / Zoom	

Your HR contact / Aon contact will send through a meeting invitation with a link to join a virtual meeting.

**We look forward to welcoming you at the Admed Gap 2024 Virtual Year End Training Session!**

**Where do I get more information and who can I contact if I have any questions?**

Admed Gap call centre can be contacted on **0860 102 936** for the clarification of benefit changes and contribution increases and the Aon Resolution Centre will also be available to provide advice on option selections for 2024 on [arc@aon.co.za](mailto:arc@aon.co.za) or call 0860 100 404.

**Admed Call centre: 0860 102 936**

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

Aon Employee Benefits – Healthcare

Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider License # 20555

<http://www.aon.co.za/disclaimer>

On all services provided, Aon's Terms & Conditions of Business, as amendments from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.



<https://www.facebook.com/aon.healthcare>

Click "Like" on our page (Aon Healthcare)



[https://twitter.com/Aon\\_SouthAfrica](https://twitter.com/Aon_SouthAfrica)

Click "follow" on our profile



## About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better— to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

Copyright 2023 Aon plc

On all services provided, Aon's Terms & Conditions of Business, as amendment from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.

**Disclaimer:** The benefits and contributions are subject to approval by the Council for Medical Schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization

Please click [here](#), to view the Aon South Africa (Pty) Ltd Healthcare privacy notice.